

## Health Insurance

Associates may choose either the CareFirst PPO Plan, MedStar Select Plan or Kaiser Permanente HMO Plan.

The "PPO" or "Preferred Provider Organization" allows you to see any provider you choose, but you save money on care when you see providers within the CareFirst PPO Network.

The MedStar Select Plan offers comprehensive medical coverage through the MedStar Select Provider Network and also allows you to see providers out of network. Many medical services provided by MedStar facilities and physicians are paid at 100% or require minimal co-pay. You do not need to select a primary care physician (PCP) to coordinate your care.

The traditional Kaiser HMO Plan allows members to obtain medical services with participating providers located in Baltimore, the District of Columbia and Northern Virginia. Many in-network services are covered at 100%, with the remainder calling for a minimal co-payment. The HMO Plan requires the selection of a primary care physician and referral to see a specialist.

- Associate only, Associate + child, Associate + spouse, and Associate + family coverage is available.
- The cost of the plan will be shared by the associate and MedStar.
- Coverage starts on the first day of the month following the hire date, as long as the associate has completed enrollment within 30 days after the date of hire.
- If enrolling in medical coverage and you are a tobacco user, there is a tobacco surcharge. The tobacco surcharge will be taken out of each paycheck, and equates to \$50 per month or \$600 a year.

**Note:** If you are hired on the first day of the month, your benefits are effective on the date of hire.

**Note:** Coverage for residents, interns and fellows always begins on the date of hire.

## MyHealth Questionnaire

MyHealth Questionnaire is a personal health assessment that provides a snapshot of your overall wellness, complete with personalized results and

### Associate biweekly cost:

CareFirst PPO	MyHealth Questionnaire Participant Cost	Non-Participant Cost
Associate only	\$49.66	\$63.50
Associate + child	\$101.77	\$115.62
Associate + spouse	\$136.52	\$150.36
Associate + family	\$188.64	\$202.48

MedStar Select	MyHealth Questionnaire Participant Cost	Non-Participant Cost
Associate only	\$35.75	\$49.60
Associate + child	\$77.96	\$91.80
Associate + spouse	\$105.39	\$119.24
Associate + family	\$146.54	\$160.39

### Kaiser Permanente HMO Plan

Associate only	\$47.53
Associate + child	\$121.65
Associate + spouse	\$138.12
Associate + family	\$212.21

interactive tools to help you preserve or improve your health. Completing a MyHealth Questionnaire earns you a \$360 annual savings on your medical premiums for 2018, if you elect the MedStar Select or CareFirst medical plans. Visit [www.MedStarMyHealth.org](http://www.MedStarMyHealth.org) to complete your MyHealth Questionnaire online within 60 days of hire to be eligible for savings.

## Dental Insurance

Two benefit plans are available: Delta Dental Preferred Provider Organization (PPO) Plus Premier Plan and DeltaCare USA, a Dental Health Maintenance Organization (DHMO).

- Associate only, Associate + child, Associate + spouse, and Associate + family coverage is available.
- The cost of the plan will be shared by the associate and MedStar.
- Coverage starts on the first day of the month following the hire date, as long as the associate has completed enrollment within 30 days after the date of hire.

**Note:** If you are hired on the first day of the month, your benefits are effective on the date of hire.

**Note:** Coverage for residents, interns and fellows always begins on the date of hire.

### Associate biweekly cost:

Delta Dental PPO Plus Premium	
Associate only	\$7.19
Associate + child	\$13.07
Associate + spouse	\$14.94
Associate + family	\$20.83

### DeltaCare USA

Associate only	\$2.29
Associate + child	\$5.02
Associate + spouse	\$4.62
Associate + family	\$7.82

## Vision Care

Associates may choose to participate in the Group Vision Services Plan. The plan provides comprehensive vision benefits from a network of providers.

### Associate biweekly cost:

Associate only	\$1.71
Associate + child	\$2.75
Associate + spouse	\$2.75
Associate + family	\$3.54

## Life Insurance

MedStar provides eligible associates with Basic Life Insurance equal to one times your annual base pay. Your coverage will be rounded up to the next higher \$1,000. This coverage is provided at no cost to the associate.

- Supplemental Life Insurance coverage is available in amounts equal to one, two or three times your base pay, up to a combined (basic and supplemental) maximum of \$1,500,000.
- If you do not enroll when first eligible you may be required to provide evidence of insurability (EOI), which is a health questionnaire.

## Disability Benefits

### Short-Term Disability (STD)

- Benefits are payable when you are unable to work due to illness, non-work related injury or other medical reasons.
- The entire cost of the plan is paid by MedStar.
- Regular, full-time associates are covered after a seven-day waiting period for an illness or on the day of an accident. The STD program replaces 60% of your base wages for up to 26 weeks. Coverage is provided at no cost to you and is available upon completion of six months of service.  
**Note:** Benefit premiums will continue to come out of your paycheck while on STD. Maternity leave is treated as an illness and allows 6 weeks for vaginal delivery and 8 weeks for C-section.

### Long-Term Disability (LTD)

- After a 180-day waiting period, the LTD program replaces 60% of your base salary, at no cost to the associate.
- Full-time associates receive a core LTD benefit of 60% of base salary up to a maximum benefit of \$15,000 per month.
- You also have the option to select coverage options equal to 66 2/3% of pay. If you elect the LTD buy-up plan you pay for the additional coverage via payroll deduction.



## MedStar Health Retirement Savings Plan

- Newly hired associates may begin contributing to this plan immediately.
- 12 months and 1,000 hours of service are required to receive an employer match.
- The associate must be employed on the last day of the plan year and have worked for 1,000 hours during the year.
- MedStar will match contributions at 50% of the first 6% of the associate's salary.
- Associates are 100% vested in their own contributions immediately.
- MedStar's matching contributions will be vested after three years of service.

## Flexible Spending Accounts

The MedStar program includes two flexible spending accounts (FSAs) that let you use tax-free dollars to pay for certain medical and dependent care expenses.

### HealthCare FSA

For 2018, associates may put aside up to \$2,650 of pre-tax pay to cover out-of-pocket medical and dental care expenses, such as co-pays and deductibles. When you enroll in the HealthCare FSA you will receive a Healthcare FSA Mastercard® to use to pay for your eligible expenses.

### Dependent Care FSA

For 2018, eligible associates may put aside up to \$5,000 of pre-tax salary to cover dependent and elder daycare expenses. Highly compensated associates may have a limit on contributions. Contact the Benefits department for more information.

## “Guide and Thrive (Employee Assistance Program)”

Professional counseling is available for personal or health problems including: stress, family conflicts, grief, alcohol or substance abuse, financial, depression, anxiety, chronic illnesses and legal problems. You may contact Business Health Services at 1-866-765-3277, 24 hours a day, seven days a week.

## Education Assistance

Education assistance is available for continuing education through EdAssist.

Full-time associates are eligible to receive a maximum of \$2,500 (part-time associates are eligible to receive \$1,250) per calendar year.

## Covered Course Work Includes:

- Graduate and undergraduate courses at academic institutions.
- Trade or technical courses at accredited or certified institutions offering postsecondary or professional education.
- Courses toward a general education diploma (GED).
- Courses toward a Master's thesis or Doctoral dissertation credit.
- Certification and/or recertification courses and examinations to meet job requirements or the needs of the Hospital.
- Courses, seminars and workshops that award CEUs.

## Not Covered:

- Seminars, workshops and conferences that do not award CEUs.
- Courses at non-accredited institutions.
- On-the-job training or in-service education programs.
- Fees, other than instructional fees that are charged by a credit hour and required lab fees, are not reimbursable under the policy. This includes fees for registration, parking, student activities or student health and textbooks.

## Holidays

MedStar recognizes a number of paid holidays for full-time associates (36-40 hours).

- Seven designated holidays per year
- Two personal holidays per year

**Note:** Each year, the first personal holiday is available in January and the other is available in July. To be eligible, associates must be in an active status when the holiday is available.

## Family and Medical Leave Act (FMLA)

Our family care leave program enables an associate to take unpaid leave to care for a seriously ill family member or child within the first year of birth, adoption or foster care placement. Associates may use medical leave for their own serious health conditions, which will run concurrently with the short-term disability benefit. To apply for Family Medical Leave, contact your supervisor.

Associates on any unpaid leave should make arrangements with the Benefits Office to pay for their insurance premiums.

## Paid Leave

Paid leave can be used for vacation, illness or other situations that require you to be away from work. Accrued paid leave can be carried over to the following calendar year up to a maximum based on seniority.

Paid leave accrues based on hours paid

Staff Years of Service	Paid Leave Accrual	Maximum Balance (.75 to 1.0 FTE)	Maximum Balance (.5 to .74 FTE)
0-2 years	Up to 20 days or 160 hrs/ 6.15 hours per period	160 hours	80 hours
2-7 years	Up to 25 days or 200 hrs/ 7.69 hours per period	240 hours	120 hours
7+ years	Up to 30 days to 240 hrs/ 9.23 hours per period	320 hours	160 hours

per pay period for all associates. Hours paid includes worked hours and other eligible leave taken.

**Note:** All eligible associates accrue Paid Time Off on a bi-weekly basis and are eligible to use accrued PTO hours following the completion of a 90-day eligibility waiting period.

## Legal Resources

Associates may elect group legal coverage, which provides access to a network of attorneys who deliver legal services via telephone or office visit. Examples of covered services are: will preparation, tenant/landlord disputes, sale and purchase of real estate and traffic court representation. To learn more, please call (800) 728-5768.

## Bank of America

Associates can enroll in Bank of America at Work benefits. Services include checking accounts and discounts, online banking, fixed rate IRAs and CDs, mortgages, and more. To learn more, please call (800) 622-8731.

## Credit Union

Associates are eligible for membership in the Georgetown University Credit Union upon employment. The Credit Union has an on campus location. Direct deposit and low interest loans are available. The Credit Union can be reached at (202) 687-4841.

## Yates Field House

An on-site athletic and recreational complex is available to staff and their families with a low-cost membership fee. For more information you can contact Yates Field House at (202) 687-2400.

## Metro Check

The Metro Check program has been established to assist associates who commute to and from work by public transportation. This voluntary benefit is offered on a pre-tax basis, and associates may deduct a minimum of \$20 per month and a maximum of \$250 per month for commuting expenses.

### What is covered?

- Metro Rail and Metro Bus
- Marc Train
- Transfers

The Parking Office can be reached at (202) 444-3802. They can assist you with Metro Check, as well as pre-tax parking rates and lot assignments.

## The Benefits Department

**Please Note:** This information is based on official plan documents and summary plan descriptions. However, if there is a difference between this overview and the official plan documents, the official plan documents are the governing source and supersede any information contained in this overview.

### For more information, contact:

By phone: (855) 256-7426  
By fax: (410) 933-2921